

**Information to identify the case:**

Debtor 1	<u>Daniel Chery</u>	Social Security number or ITIN	xxx-xx-3635
	First Name Middle Name Last Name	EIN	-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-----
United States Bankruptcy Court District of New Jersey			
Case number:	23-13660-RG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Daniel Chery

8/4/23

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Daniel Chery  
Debtor

Case No. 23-13660-RG  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Aug 04, 2023

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2023:**

Recip ID	Recipient Name and Address
db	Daniel Chery, 106 Rue De La Renaissance, Blainville, QC J7B 1N4 953, Canada, CANADA
519903652	Banque Scotia, 300-4190 laugheed Hwy, Burnnaby, BC V5C 6A8
519903660	+ City of Orange Township, 29 North Day Street, Orange, NJ 07050-3608
519903672	PSE&G, PO Box 14105, New Brunswick, NJ 08906
519903677	Silver Chef Rentals Ince., 948 Homer Street, 3rd Floor, Vancouver, British Colombia V6B 2W7, CANADA

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 04 2023 20:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 04 2023 20:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519903651	+ EDI: BANKAMER.COM	Aug 05 2023 00:16:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
519903650	+ EDI: BANKAMER.COM	Aug 05 2023 00:16:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
519903653	+ EDI: CAPITALONE.COM	Aug 05 2023 00:16:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519903654	+ EDI: CAPITALONE.COM	Aug 05 2023 00:16:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519903656	+ EDI: CAPITALONE.COM	Aug 05 2023 00:16:00	Capital One NA, Po Box 31293, Salt Lake City, UT 84131-0293
519903655	+ EDI: CAPITALONE.COM	Aug 05 2023 00:16:00	Capital One NA, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519903659	+ Email/Text: bankruptcy.notifications@fisglobal.com	Aug 04 2023 20:33:00	Chex System Inc, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1595
519903661	+ EDI: CCS.COM	Aug 05 2023 00:16:00	Credit Collection Services, Po Box 607, Norwood, MA 02062-0607
519903664	+ Email/Text: electronicbkydocs@nelnet.net	Aug 04 2023 20:33:00	Dept of Ed/Nelnet, Po Box 82561, Lincoln, NE 68501-2561
519903663	+ Email/Text: electronicbkydocs@nelnet.net	Aug 04 2023 20:33:00	Dept of Ed/Nelnet, Attn: Bankruptcy Claims/Nelnet, Po Box 82505, Lincoln, NE 68501-2505
519903666	+ EDI: DISCOVER.COM	Aug 05 2023 00:16:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
519903665	+ EDI: DISCOVER.COM		

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		Aug 05 2023 00:16:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519903667	Email/Text: bankruptcycourts@equifax.com		
		Aug 04 2023 20:33:00	Equifax, PO BOX 740241, Atlanta, GA 30374
519903668	^ MEBN		
		Aug 04 2023 20:20:54	Experian, PO BOX 9701, Allen, TX 75013-9701
519903657	EDI: JPMORGANCHASE		
		Aug 05 2023 00:16:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
519903658	EDI: JPMORGANCHASE		
		Aug 05 2023 00:16:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
519903669	^ MEBN		
		Aug 04 2023 20:20:57	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
519903670	+ EDI: NAVIENTFKASMSERV.COM		
		Aug 05 2023 00:16:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
519903671	+ EDI: NAVIENTFKASMSERV.COM		
		Aug 05 2023 00:16:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
519903673	+ Email/PDF: resurgentbknofications@resurgent.com		
		Aug 04 2023 20:32:05	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
519903674	Email/PDF: resurgentbknofications@resurgent.com		
		Aug 04 2023 20:43:32	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602
519903676	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Aug 04 2023 20:33:00	Select Portfolio Servicing, Inc, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-0505
519903675	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Aug 04 2023 20:33:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
519903678	Email/Text: epr@telecheck.com		
		Aug 04 2023 20:33:00	TeleCheck Services, Inc., Attn: Bankruptcy Dept, PO Box 4451, Houston, TX 77210-4451
519903679	^ MEBN		
		Aug 04 2023 20:20:53	Trans Union, PO BOX 2000, Chester, PA 19016-2000

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519903662		Denis Lebeau, 95 Ch De La Cote St. Louis, Blainville J7E 4H5, CANANDA

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-2

User: admin

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**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2023 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon successor to The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certif dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jeffrey Lester	on behalf of Trustee Jeffrey Lester jlester@bllaw.com NJ19@ecfcbis.com
Jeffrey Lester	jlester@bllaw.com NJ19@ecfcbis.com
Scott E. Tanne	on behalf of Debtor Daniel Chery ecf@tannelaw.com tannesr87179@notify.bestcase.com;tanne.ecf.email@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5